

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHRISTOPHER SIMON BONDS

Debtor(s)

Case No. 09-37842

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/09/2009.
- 2) The plan was confirmed on 11/25/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/25/2009, 11/10/2010, 10/02/2013, 06/05/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/20/2010.
- 5) The case was completed on 10/27/2015.
- 6) Number of months from filing to last payment: 73.
- 7) Number of months case was pending: 79.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,000.00.
- 10) Amount of unsecured claims discharged without payment: \$271,747.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$105,599.87
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$105,599.87

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,630.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,537.77
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,167.77

Attorney fees paid and disclosed by debtor: \$1,870.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAFES/MIL STAR/EXCHANGE	Unsecured	NA	2,725.00	2,725.00	2,724.92	0.00
BAC HOME LOANS SERVICING	Secured	222,326.00	234,004.34	0.00	0.00	0.00
BAC HOME LOANS SERVICING	Secured	0.00	22,032.55	17,137.64	17,137.64	0.00
BANK OF AMERICA	Secured	0.00	13,755.26	13,755.26	13,755.26	0.00
BANK OF AMERICA	Unsecured	60,495.00	NA	NA	0.00	0.00
BANK OF AMERICA	Secured	189,580.00	221,267.82	235,023.08	0.00	0.00
CITIFINANCIAL	Unsecured	3,730.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	12,297.00	88,409.68	NA	0.00	0.00
CITIMORTGAGE	Unsecured	75,703.00	NA	NA	0.00	0.00
CITIMORTGAGE	Secured	0.00	6,579.88	215.05	215.05	0.00
ECMC	Unsecured	33,000.00	75,593.29	75,593.29	0.00	0.00
EXPRESS LOAN	Unsecured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	13,000.00	13,780.00	13,780.00	13,779.60	0.00
LVNV FUNDING	Unsecured	1,400.00	2,077.16	2,077.16	2,077.10	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	621.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	83.00	NA	NA	0.00	0.00
PHEAA HCB	Unsecured	28,000.00	NA	NA	0.00	0.00
PHYSIOTHERAPY ASSOCIATES ELM	Unsecured	2,313.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	15,448.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	9,761.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Secured	12,450.00	24,098.99	24,098.99	24,098.99	4,259.91
USAA FEDERAL SAVINGS BANK	Secured	8,200.00	18,328.62	17,232.84	17,232.84	3,150.79

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$235,023.08	\$0.00	\$0.00
Mortgage Arrearage	\$31,107.95	\$31,107.95	\$0.00
Debt Secured by Vehicle	\$41,331.83	\$41,331.83	\$7,410.70
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$307,462.86	\$72,439.78	\$7,410.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$94,175.45	\$18,581.62	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,167.77</u>
Disbursements to Creditors	<u>\$98,432.10</u>
TOTAL DISBURSEMENTS :	<u>\$105,599.87</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.